REMARKS

Claim 1-3, and 5-16 are currently pending in this application with claims 1, 7, 8 and 9 are amended, claim 4 cancelled and new claims 14-16 added herein, no new matter is added by these amendments.

On the merits, claim 1, 2, 4-9, 11, and 13 are rejected under 35 U.S.C. § 102(e) as anticipated by U.S. Published Patent Application No. 2002/0069168 to Lee. Claims 3, 10, and 12 are rejected under 35 U.S.C. § 103(a) as unpatentable over Lee in view of U.S. Published Patent Application No. 2001/0051919 to Mason. Reconsideration of this rejection in view of the foregoing amendments and the following remarks is requested.

Independent claim 1 has been amended to clarify the features of the present invention. As best understood, the relied upon portions of Lee teach a system as described in the background of the present application where the user must download software and store that software on their home computer (see para. [0004] of the instant application). The general system parameters of Lee require the PFM system on the user's personal computer to itself contact the billers and the financial institution and integrate these data feeds into its system for display.

In stark contrast, the present invention, as recited in claim 1, has the network server to the data collection, and this data is then pushed to the EBPP host as part of a website viewable to the user from their PC, but no information gathering need be done by the PC other than connecting to the web site, thus the present invention places fewer requirements on the user's device such as data storage and processing time, and instead places these functions at the network server level. All relevant data is pushed to the EBPP host from the network server which does all of the data collection from financial institutions and billers and this information is accessed by the user

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through his or her user network device and viewed as a website. The user always is connecting to info by logging onto either bank site or third party site, a portal called an EBPP host in the claims. Thus unlike the system of Lee the user's information is not stored on his or her own PC .

Accordingly, it is submitted that independent claim 1 patentably distinguishes over Lee and is allowable for similar or somewhat similar reasons independent claim 8 is also allowable. Claims 2, 3, 5-7 and 9-16 depend from one of these allowable base claims and are allowable therewith.

IN CONCLUSION

In view of the remarks set forth above, this application is in condition for allowance which action is respectfully requested. However, if for any reason the Examiner should consider this application not to be in condition for allowance, the Examiner is respectfully requested to telephone the undersigned attorney at the number listed below prior to issuing a further Action.

Allowance of the claims remaining in the present application is earnestly solicited.

Any fee due with this paper may be charged to Deposit Account No. 50-1290.

Respectfully submitted,

___/Nathan Weber/_____
Nathan Weber
Reg. No. 50,958

CUSTOMER NUMBER 026304

Telephone: (212) 940-8564
Fax: (212) 940-8986
Docket No.: PiCOMM 23.341 (337406-00003)
NDW:cc

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